

Information to identify the case:

Debtor 1	Frank Kominsky Jr.	Social Security number or ITIN	xxx-xx-7145
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24517-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Frank Kominsky Jr.

5/27/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Frank Kominsky, Jr.
 Debtor

Case No. 19-24517-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 62

Date Rcvd: May 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2020.

db +Frank Kominsky, Jr., 205 New Burn Avenue, Pittsburgh, PA 15227-2301
 cr +Borough of Brentwood, c/o Tucker Arensberg PC, Attn: Sloane B. O'Donnell Esq.,
 1500 One PPG Place, Pittsburgh, PA 15222-5413
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 15184142 +ARSI, 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360-3983
 15160967 +Aes/goal Financial, Pob 61047, Harrisburg, PA 17106-1047
 15160968 +Allegent Community Fcu, 1001 Liberty Ave Ste 100, Pittsburgh, PA 15222-3715
 15160970 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 15160969 +Allegheny Health Network, 12311 Perry Highway, Wexford, PA 15090-8344
 15184144 +Borough Of Brentwood, 3624 brownsville Road, Pittsburgh, PA 15227-3153
 15239778 +Borough of Brentwood, Pennsylvania, Sloane B. O'Donnell, Esquire, Tucker Arensberg, P.C.,
 1500 One PPG Place, Pittsburgh, PA 15222-5413
 15184145 +Brentwood EMS, PO Box 8, Indiana, PA 15701-0008
 15184149 +Convergent Healthcare, PO Box 1289, Peoria, IL 61654-1289
 15160977 +De la Tore Orthotics, 300 Alpha Drive, Pittsburgh, PA 15238-2908
 15160979 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
 15160980 +Foundation Radiology Group, 401 Liberty Ave, Pittsburgh, PA 15222-1000
 15160981 +Goal Financial/glelsi, 2401 International Lane, Madison, WI 53704-3121
 15184163 +James Wallace Esq., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
 15160982 +Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601
 15184165 +Jefferson Hospital, PO Box 643054, Pittsburgh, PA 15264-3054
 15160983 +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 15160984 +MDJ-05-2-18, 5001 Curry Road, Pittsburgh, PA 15236-2569
 15184167 +Medevac, 322 Wampum Avenue, Ellwood City, PA 16117
 15184168 +Mercy Behavioral Health, PO Box 644469, Pittsburgh, PA 15264-4469
 15184169 +Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
 15160985 +Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4488
 15184172 +PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 15184174 +Penn Credit, PO Box 69703, Harrisburg, PA 17106-9703
 15184175 +Peoples Gas Bankruptcy Dept., 375 N Shore Drive Ste 600, Attn: Dawn Linder,
 Pittsburgh, PA 15212-5866
 15160987 +Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
 15184177 +Pittsburgh Bone, Joint & Spine, PO Box 645038, Pittsburgh, PA 15264-5038
 15160988 +Pittsburgh Parking Court, 240 4th Avenue, Pittsburgh, PA 15222-1708
 15160989 +Pittsburgh Parking Court, PO Box 640, Pittsburgh, PA 15230-0640
 15160990 +Professional Account Managemnt, PO Box 640, Pittsburgh, PA 15230-0640
 15184181 +Quest Diagnostics, P.O. Box 740717, Cincinnati, OH 45274-0717
 15184182 +ROI Services, Inc., PO Box 2488, Reston, VA 20195-0488
 15184183 +RUI Credit Services, Post Office Box 1349, Melville, NY 11747-0421
 15160991 +Shapiro & DeNardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
 15160992 +Skin Pathology AssociatesPO Box 830525, Birmingham, AL 35283
 15184186 +State Collection Servi, 2509 S Stoughton Rd, Madison, WI 53716-3314
 15160993 +UPMC, PO Box 371842, Pittsburgh, PA 15250-7842
 15184188 +UPMC Behavioral Health, 11279 Perry Highway, Suite 450, Wexford, PA 15090-9303
 15184189 +UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 28 2020 04:33:01 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com May 28 2020 04:33:55 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15160971 E-mail/Text: ebn@americollect.com May 28 2020 04:33:27 Americollect, PO Box 1566,
 Manitowoc, WI 54221
 15184160 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org May 28 2020 04:31:12
 GLHEC and Affiliates, PO Box 8961, Madison, WI 53708
 15184140 EDI: AIS.COM May 28 2020 07:58:00 American Info Source Lp, Post Office Box 248848,
 Oklahoma City, OK 73124-8848
 15160972 EDI: BANKAMER.COM May 28 2020 07:58:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 15160973 E-mail/Text: Bankruptcy.RI@Citizensbank.com May 28 2020 04:32:12 Citizens Bank,
 443 Jefferson Blvd, Warwick, RI 02886
 15184147 +E-mail/Text: bankruptcy@firstenergycorp.com May 28 2020 04:33:21 Collection Service Cen,
 839 5th Ave, New Kensington, PA 15068-6303
 15160974 +EDI: COMCASTCBLCENT May 28 2020 07:58:00 Comcast, Po Box 3001,
 Southeastern, PA 19398-3001
 15160975 +EDI: CCS.COM May 28 2020 07:58:00 Credit Collection Serv, Po Box 710,
 Norwood, MA 02062-0710
 15160976 +EDI: CRFRSTNA.COM May 28 2020 07:58:00 Credit First N A, 6275 Eastland Rd,
 Brookpark, OH 44142-1399
 15184152 +E-mail/Text: bdsupport@creditmanagementcompany.com May 28 2020 04:33:39
 Credit Management Co, 2121 Noblestown Rd, PO Box 16346, Pittsburgh, PA 15242-0346

District/off: 0315-2

User: admin
Form ID: 318

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Date Rcvd: May 27, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15184154 +EDI: DCI.COM May 28 2020 07:58:00 Diversified Consultants, PO Box 551268,
Jacksonville, FL 32255-1268
15160978 +EDI: TSYS2.COM May 28 2020 07:58:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
15184156 +E-mail/Text: kburkley@bernsteinlaw.com May 28 2020 04:33:55 Duquense Light Company,
c/o Keri P. Ebeck Bernstein & Burkley PC, 707 Grant Street Ste. 2200,
Pittsburgh, PA 15219-1945
15184157 +E-mail/Text: kburkley@bernsteinlaw.com May 28 2020 04:33:55 Duquesne Light Company,
c/o Keri Ebeck, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower,
Pittsburgh, PA 15219-1900
15184162 EDI: IIC9.COM May 28 2020 07:58:00 IC System, PO Box 64437, Saint Paul, MN 55164-0437
15184171 +E-mail/Text: csc.bankruptcy@amwater.com May 28 2020 04:34:04 PA American Water,
PO Box 578, Alton, IL 62002-0578
15160986 +E-mail/Text: beckyhandra@pc-fcu.org May 28 2020 04:34:03 Parkview Community Fcu,
2100 Eden Park Blvd, McKeesport, PA 15132-7621
15160994 +EDI: VERIZONCOMB.COM May 28 2020 07:58:00 Verizon Wireless, Po Box 650051,
Dallas, TX 75265-0051

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
MIDFIRST BANK
15184141* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080
(address filed with court: Americollect, PO Box 1566, Manitowoc, WI 54221)
15184136* +Aes/goal Financial, Pob 61047, Harrisburg, PA 17106-1047
15184137* +Allegent Community Fcu, 1001 Liberty Ave Ste 100, Pittsburgh, PA 15222-3715
15184138* +Allegheny Health Network, 12311 Perry Highway, Wexford, PA 15090-8344
15184139* +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15184143* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, PO Box 982238, El Paso, TX 79998)
15184146* ++CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115,
JOHNSTON RI 02919-1922
(address filed with court: Citizens Bank, 443 Jefferson Blvd, Warwick, RI 02886)
15184148* +Comcast, Po Box 3001, Southeastern, PA 19398-3001
15184150* +Credit Collection Serv, Po Box 710, Norwood, MA 02062-0710
15184151* +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
15184153* +De la Tore Orthotics, 300 Alpha Drive, Pittsburgh, PA 15238-2908
15184155* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
15184158* +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
15184159* +Foundation Radiology Group, 401 Liberty Ave, Pittsburgh, PA 15222-1000
15184161* +Goal Financial/glelsi, 2401 International Lane, Madison, WI 53704-3121
15184164* +Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601
15184166* +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15184170* +Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4488
15184173* +Parkview Community Fcu, 2100 Eden Park Blvd, McKeesport, PA 15132-7621
15184176* +Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
15184179* +Pittsburgh Parking Court, PO Box 640, Pittsburgh, PA 15230-0640
15184178* +Pittsburgh Parking Court, 240 4th Avenue, Pittsburgh, PA 15222-1708
15184180* +Professional Account Managemnt, PO Box 640, Pittsburgh, PA 15230-0640
15184184* +Shapiro & DeNardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
15184185* Skin Pathology Associates PO Box 830525, Birmingham, AL 35283
15184187* UBMC, PO Box 371842, Pittsburgh, PA 15250-7842
15184190* +Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

TOTALS: 1, * 27, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 62

Date Rcvd: May 27, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Debtor Frank Kominsky, Jr. ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Sloane B. O'Donnell on behalf of Creditor Borough of Brentwood sodonnell@tuckerlaw.com,
agilbert@tuckerlaw.com

TOTAL: 7